REMARKS

Sole claim 26 recites that the magnetic stripe reader 30 includes a magnetic sensor 32 "recessed into the support". For support, see page 7, line 10 of the specification, as well as Fig. 3. This feature is not shown in, or suggested by, U.S. Patent No. 5,640,002 to Ruppert.

Sole claim 26 also recites that the RF reader 12 and the magnetic stripe reader 30 share a single common digitizer. As shown in Fig. 19 of Ruppert, the RF reader 314 has its own digitizer in order to generate an output digital signal on the bus 314A for input to the microcomputer 320, and the magnetic stripe reader 512 likewise has its own digitizer in order to generate an output digital signal for input to the microcomputer 320. The RF reader 314 and the stripe reader 512 do not share the same digitizer.

Wherefore, a favorable action is earnestly solicited.

Respectfully submitted,

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